

**STATISTICAL INFORMATION ONLY: Debtor must select the number of each of the following items included in the Plan.**

Valuation of Security     Assumption of Executory Contract or Unexpired Lease     Lien Avoidance

Last revised: September 1, 2018

**UNITED STATES BANKRUPTCY COURT  
DISTRICT OF NEW JERSEY**

In Re: Case No.: 19-28662 RG  
JOSEPH ANTENOR, Judge: GAMBARDELLA  
Debtor(s)

**Chapter 13 Plan and Motions**

☒ Original    ☐ Modified/Notice Required    Date: OCTOBER 21, 2019  
☐ Motions Included    ☐ Modified/No Notice Required

THE DEBTOR HAS FILED FOR RELIEF UNDER  
CHAPTER 13 OF THE BANKRUPTCY CODE

**YOUR RIGHTS MAY BE AFFECTED**

You should have received from the court a separate *Notice of the Hearing on Confirmation of Plan*, which contains the date of the confirmation hearing on the Plan proposed by the Debtor. This document is the actual Plan proposed by the Debtor to adjust debts. You should read these papers carefully and discuss them with your attorney. Anyone who wishes to oppose any provision of this Plan or any motion included in it must file a written objection within the time frame stated in the *Notice*. Your rights may be affected by this plan. Your claim may be reduced, modified, or eliminated. This Plan may be confirmed and become binding, and included motions may be granted without further notice or hearing, unless written objection is filed before the deadline stated in the *Notice*. The Court may confirm this plan, if there are no timely filed objections, without further notice. See Bankruptcy Rule 3015. If this plan includes motions to avoid or modify a lien, the lien avoidance or modification may take place solely within the chapter 13 confirmation process. The plan confirmation order alone will avoid or modify the lien. The debtor need not file a separate motion or adversary proceeding to avoid or modify a lien based on value of the collateral or to reduce the interest rate. An affected lien creditor who wishes to contest said treatment must file a timely objection and appear at the confirmation hearing to prosecute same.

**The following matters may be of particular importance. Debtors must check one box on each line to state whether the plan includes each of the following items. If an item is checked as "Does Not" or if both boxes are checked, the provision will be ineffective if set out later in the plan.**

THIS PLAN:

☐ DOES ☒ DOES NOT CONTAIN NON-STANDARD PROVISIONS. NON-STANDARD PROVISIONS MUST ALSO BE SET FORTH IN PART 10.

☐ DOES ☒ DOES NOT LIMIT THE AMOUNT OF A SECURED CLAIM BASED SOLELY ON VALUE OF COLLATERAL, WHICH MAY RESULT IN A PARTIAL PAYMENT OR NO PAYMENT AT ALL TO THE SECURED CREDITOR. SEE MOTIONS SET FORTH IN PART 7, IF ANY.

☐ DOES ☒ DOES NOT AVOID A JUDICIAL LIEN OR NONPOSSESSORY, NONPURCHASE-MONEY SECURITY INTEREST. SEE MOTIONS SET FORTH IN PART 7, IF ANY.

Initial Debtor(s)' Attorney: HR Initial Debtor: JA Initial Co-Debtor:



**Part 1: Payment and Length of Plan**

a. The debtor shall pay \$ 150 per MONTH to the Chapter 13 Trustee, starting on OCTOBER OF 2019 for approximately 60 months.

b. The debtor shall make plan payments to the Trustee from the following sources:

☒ Future earnings

☐ Other sources of funding (describe source, amount and date when funds are available):

c. Use of real property to satisfy plan obligations:

☐ Sale of real property

Description:

Proposed date for completion: \_\_\_\_\_

☐ Refinance of real property:

Description:

Proposed date for completion: \_\_\_\_\_

☐ Loan modification with respect to mortgage encumbering property:

Description:

Proposed date for completion: \_\_\_\_\_

d. ☐ The regular monthly mortgage payment will continue pending the sale, refinance or loan modification.

e. ☐ Other information that may be important relating to the payment and length of plan:



Part 2: Adequate Protection ☒ NONE

a. Adequate protection payments will be made in the amount of \$ \_\_\_\_\_ to be paid to the Chapter 13 Trustee and disbursed pre-confirmation to \_\_\_\_\_ (creditor).

b. Adequate protection payments will be made in the amount of \$ \_\_\_\_\_ to be paid directly by the debtor(s) outside the Plan, pre-confirmation to: \_\_\_\_\_ (creditor).

### Part 3: Priority Claims (Including Administrative Expenses)

a. All allowed priority claims will be paid in full unless the creditor agrees otherwise:

Creditor	Type of Priority	Amount to be Paid
CHAPTER 13 STANDING TRUSTEE	ADMINISTRATIVE	AS ALLOWED BY STATUTE
ATTORNEY FEE BALANCE	ADMINISTRATIVE	BALANCE DUE: \$
DOMESTIC SUPPORT OBLIGATION	NONE AS TO DOMESTIC SUPPORT	\$2,500 Balance Due Counsel Fees

b. Domestic Support Obligations assigned or owed to a governmental unit and paid less than full amount:  
Check one:

☒ None

☐ The allowed priority claims listed below are based on a domestic support obligation that has been assigned to or is owed to a governmental unit and will be paid less than the full amount of the claim pursuant to 11 U.S.C.1322(a)(4):

Creditor	Type of Priority	Claim Amount	Amount to be Paid
	Domestic Support Obligations assigned or owed to a governmental unit and paid less than full amount.		



**Part 4: Secured Claims**

**a. Curing Default and Maintaining Payments on Principal Residence: ☒ NONE**

The Debtor will pay to the Trustee (as part of the Plan) allowed claims for arrearages on monthly obligations and the debtor shall pay directly to the creditor (outside the Plan) monthly obligations due after the bankruptcy filing as follows:

Creditor	Collateral or Type of Debt	Arrearage	Interest Rate on Arrearage	Amount to be Paid to Creditor (In Plan)	Regular Monthly Payment (Outside Plan)

**b. Curing and Maintaining Payments on Non-Principal Residence & other loans or rent arrears: ☒ NONE**

The Debtor will pay to the Trustee (as part of the Plan) allowed claims for arrearages on monthly obligations and the debtor will pay directly to the creditor (outside the Plan) monthly obligations due after the bankruptcy filing as follows:

Creditor	Collateral or Type of Debt	Arrearage	Interest Rate on Arrearage	Amount to be Paid to Creditor (In Plan)	Regular Monthly Payment (Outside Plan)

**c. Secured claims excluded from 11 U.S.C. 506: ☒ NONE**

The following claims were either incurred within 910 days before the petition date and are secured by a purchase money security interest in a motor vehicle acquired for the personal use of the debtor(s), or incurred within one year of the petition date and secured by a purchase money security interest in any other thing of value:

Name of Creditor	Collateral	Interest Rate	Amount of Claim	Total to be Paid through the Plan Including Interest Calculation



**d. Requests for valuation of security, Cram-down, Strip Off & Interest Rate Adjustments** ☒ **NONE**

1.) The debtor values collateral as indicated below. If the claim may be modified under Section 1322(b)(2), the secured creditor shall be paid the amount listed as the "Value of the Creditor Interest in Collateral," plus interest as stated. The portion of any allowed claim that exceeds that value shall be treated as an unsecured claim. If a secured claim is identified as having "NO VALUE" it shall be treated as an unsecured claim.

**NOTE: A modification under this Section ALSO REQUIRES  
the appropriate motion to be filed under Section 7 of the Plan.**

Creditor	Collateral	Scheduled Debt	Total Collateral Value	Superior Liens	Value of Creditor Interest in Collateral	Annual Interest Rate	Total Amount to be Paid

2.) Where the Debtor retains collateral and completes the Plan, payment of the full amount of the allowed secured claim shall discharge the corresponding lien.

**e. Surrender** ☐ **NONE**

Upon confirmation, the stay is terminated as to surrendered collateral only under 11 U.S.C. 362(a) and that the stay under 11 U.S.C 1301 be terminated in all respects. The Debtor surrenders the following collateral:

Creditor	Collateral to be Surrendered	Value of Surrendered Collateral	Remaining Unsecured Debt
PNC MORTGAGE	62 MAPLE STREET, BLOOMFIELD, NEW JERSEY	\$UNKNOWN	SURRENDER IN FULL SATISFACTION OF CLAIM



**f. Secured Claims Unaffected by the Plan** ☒ **NONE**

The following secured claims are unaffected by the Plan:

**g. Secured Claims to be Paid in Full Through the Plan:** ☒ **NONE**

Creditor	Collateral	Total Amount to be Paid Through the Plan

**Part 5: Unsecured Claims** ☐ **NONE**

**a. Not separately classified** allowed non-priority unsecured claims shall be paid:

- ☐ Not less than \$ \_\_\_\_\_ to be distributed *pro rata*
- ☐ Not less than \_\_\_\_\_ percent
- ☒ *Pro Rata* distribution from any remaining funds

**b. Separately classified unsecured** claims shall be treated as follows:

Creditor	Basis for Separate Classification	Treatment	Amount to be Paid



**Part 6: Executory Contracts and Unexpired Leases** ☐ NONE

(NOTE: See time limitations set forth in 11 U.S.C. 365(d)(4) that may prevent assumption of non-residential real property leases in this Plan.)

All executory contracts and unexpired leases, not previously rejected by operation of law, are rejected, except the following, which are assumed:

Creditor	Arrears to be Cured in Plan	Nature of Contract or Lease	Treatment by Debtor	Post-Petition Payment
NISSAN MOTOR ACCEPTANCE CORP.	NONE	UNEXPIRED AUTOMOBILE LEASE	REJECT LEASE	NONE. REJECT LEASE. SURRENDER.

**Part 7: Motions** ☒ **NONE**

**NOTE: All plans containing motions must be served on all potentially affected creditors, together with local form, *Notice of Chapter 13 Plan Transmittal*, within the time and in the manner set forth in D.N.J. LBR 3015-1. A *Certification of Service, Notice of Chapter 13 Plan Transmittal and valuation* must be filed with the Clerk of Court when the plan and transmittal notice are served.**

**a. Motion to Avoid Liens Under 11. U.S.C. Section 522(f). ☒ NONE**

The Debtor moves to avoid the following liens that impair exemptions:

Creditor	Nature of Collateral	Type of Lien	Amount of Lien	Value of Collateral	Amount of Claimed Exemption	Sum of All Other Liens Against the Property	Amount of Lien to be Avoided



**b. Motion to Avoid Liens and Reclassify Claim from Secured to Completely Unsecured. ☒ NONE**

The Debtor moves to reclassify the following claims as unsecured and to void liens on collateral consistent with Part 4 above:

Creditor	Collateral	Scheduled Debt	Total Collateral Value	Superior Liens	Value of Creditor's Interest in Collateral	Total Amount of Lien to be Reclassified

**c. Motion to Partially Void Liens and Reclassify Underlying Claims as Partially Secured and Partially Unsecured. ☒ NONE**

The Debtor moves to reclassify the following claims as partially secured and partially unsecured, and to void liens on collateral consistent with Part 4 above:

Creditor	Collateral	Scheduled Debt	Total Collateral Value	Amount to be Deemed Secured	Amount to be Reclassified as Unsecured

**Part 8: Other Plan Provisions**

**a. Vesting of Property of the Estate**

- ☒ Upon confirmation  
☐ Upon discharge

**b. Payment Notices**

Creditors and Lessors provided for in Parts 4, 6 or 7 may continue to mail customary notices or coupons to the Debtor notwithstanding the automatic stay.



**c. Order of Distribution**

The Standing Trustee shall pay allowed claims in the following order:

- 1) Ch. 13 Standing Trustee commissions
- 2) Counsel Fees & Supp. Counsel Fees (Fully paid before other Claims)
- 3) Secured Claims and then Priority Claims
- 4) Unsecured Claims

**d. Post-Petition Claims**

The Standing Trustee ☐ is, ☒ is not authorized to pay post-petition claims filed pursuant to 11 U.S.C. Section 1305(a) in the amount filed by the post-petition claimant.

**Part 9: Modification ☒ NONE**

If this Plan modifies a Plan previously filed in this case, complete the information below.

Date of Plan being modified: \_\_\_\_\_.

Explain below **why** the plan is being modified:

Explain below **how** the plan is being modified:

Are Schedules I and J being filed simultaneously with this Modified Plan?

☐ Yes

☒ No

**Part 10: Non-Standard Provision(s): Signatures Required**

Non-Standard Provisions Requiring Separate Signatures:

☒ NONE

☐ Explain here:

Any non-standard provisions placed elsewhere in this plan are ineffective.



**Signatures**

The Debtor(s) and the attorney for the Debtor(s), if any, must sign this Plan.

By signing and filing this document, the debtor(s), if not represented by an attorney, or the attorney for the debtor(s) certify that the wording and order of the provisions in this Chapter 13 Plan are identical to Local Form, *Chapter 13 Plan and Motions*, other than any non-standard provisions included in Part 10.

I certify under penalty of perjury that the above is true.

Date: OCTOBER 15, 2019

/S/ JOSEPH ANTENOR  
Debtor

Date: \_\_\_\_\_

\_\_\_\_\_  
Joint Debtor

Date: OCTOBER 15, 2019

/S/ HERBERT B. RAYMOND, ESQ.  
Attorney for Debtor(s)



## Certificate of Notice Page 11 of 13

United States Bankruptcy Court  
District of New JerseyIn re:  
Joseph Antenor  
DebtorCase No. 19-28662-RG  
Chapter 13**CERTIFICATE OF NOTICE**

District/off: 0312-2

User: admin  
Form ID: pdf901Page 1 of 3  
Total Noticed: 105

Date Rcvd: Oct 22, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 24, 2019.

db +Joseph Antenor, 59 Warren Avenue, Roselle Park, NJ 07204-2227  
cr +Nissan Motor Acceptance Corporation, Servicer for, P.O. Box 660366, Dallas, TX 75266-0366, UNITED STATES 75266-0366

518489957 ++AMERICAN HONDA FINANCE, P O BOX 168088, IRVING TX 75016-8088  
(address filed with court: American Honda Finance, 201 Little Falls Dr, Wilmington, DE 19808)

518489962 ++BANK OF AMERICA, PO BOX 982238, EL PASO TX 79998-2238  
(address filed with court: Bank of America, PO Box 15102, Wilmington, DE 19886)

518489963 +Bank of America, PO Box 15026, Wilmington, DE 19850-5026

518489958 +Bank of America, 4909 Savarese Circle, Tampa, FL 33634-2413

518490101 Bank of America, PO Box 650260, Dallas TX 75265-0000

518489960 Bank of America, PO Box 650260, Dallas, TX 75265

518489961 Bank of America, PO Box 650260, Dallas, TX 75265

518489964 +Best Egg, PO Box 5493, Carol Stream, IL 60197-5493

518489971 +CMRE Financial Services, 3075 E Imperial Hwy, Brea, CA 92821-6753

518489970 +CMRE Financial Services, Attn: Bankruptcy, 3075 E. Imperial Hwy, Suite 200, Brea, CA 92821-6753

518489966 +Chase Auto Finance, P.o. Box 901003, Fort Worth, TX 76101-2003

518489967 +Chase Bank, PO Box 901038, Fort Worth, TX 76101-2038

518489968 +Chase Bankcard Center, PO Box 29022, Phoenix, AZ 85038-9022

518489969 Chase Bankcard Services, 150 University Drive G2-8, Scottsdale, AZ 85251

518489972 +Cmre Financial Services Inc, 3075 E Imperial Hwy, Suite 200, Brea, CA 92821-6753

518489979 +Credence Resource Management, 17000 Dallas Pkwy Ste 20, Dallas, TX 75248-1938

518489984 +Cross River Bank, 400 Kelby Street, 14th Floor, Fort Lee, NJ 07024-2938

518489985 +Department Store National Bank/Macy's, Attn: Bankruptcy, 9111 Duke Boulevard, Mason, OH 45040-8999

518489987 +Department Store National Bank/Macy's, Po Box 8218, Mason, OH 45040-8218

518489990 +Enhanced Recovery Corporation, 10550 Dearwood Park Blvd., Suite 600, Jacksonville, FL 32256-2811

518490041 ++FINANCIAL INSTITUTION LENDING OPTIONS, 550 BAY VIEW RD STE A, PO BOX 750, MUKWONAGO WI 53149-0750  
(address filed with court: SST, PO Box 3999, Saint Joseph, MO 64503)

518489992 +Fein, Such, Kahn, and Shepard ESQ, 7 Century Drive, Suite 201, Parsippany, NJ 07054-4673

518489993 +Fein, Such, Kahn, and Shepard LLC, 7 Century Drive, Suite 201, Parsippany, NJ 07054-4673

518489998 +Fingerhut, PO Box 745010, Cincinnati, OH 45274-0001

518490000 +First Credit Services, 377 Hoes Lane, Piscataway, NJ 08854-4155

518490001 +First Credit Services, 371 Hoes Lane, Suite 300B, Piscataway, NJ 08854-4143

518489999 +First Credit Services, Attn: Bankruptcy, PO Box 55, 3 Sciles Avenue, Piscataway, NJ 08855-7200

518498929 +Garrick Cox MD LLC, c/o Fein Such Kahn & Shepard, PC, 7 Century Dr., Suite 201, Parsippany, NJ 07054-4609

518490002 +Garrick Cox, MD LLC, 246 Hamburg Turnpike, Wayne, NJ 07470-2160

518490010 LVNV Funding/Resurgent Capital, C/o Resurgent Capital Services, Greenville, SC 29602

518490005 +Lending Club, 595 Market Street, San Francisco, CA 94105-2807

518490004 +Lending Club, Attn: Bankruptcy, 595 Market Street Ste 200, San Francisco, CA 94105-2807

518490011 +Macy's, 9111 Duke Blvd., Mason, OH 45040-8999

518490014 +Macy's, PO Box 8053, Mason, OH 45040-8053

518490013 Macy's, PO Box 4580, Carol Stream, IL 60197-4580

518490012 Macy's, P.O. Box 4564, Carol Stream, IL 60197-4564

518490017 +Macy's Visa, Bankruptcy, 6356 Corley Road, Norcross, GA 30071-1704

518490018 +Macy's Visa, PO Box 745012, Cincinnati, OH 45274-5012

518490023 ++NISSAN MOTOR ACCEPTANCE CORPORATION, LOSS RECOVERY, PO BOX 660366, DALLAS TX 75266-0366  
(address filed with court: Nissan Motors, Attn: Bankruptcy, PO Box 371491, Pittsburg, PA 75266)

518490019 +Nissan Motor Acceptance Corp, PO Box 660366, Dallas, TX 75266-0366

518490020 +Nissan Motor Acceptance Corporation, Attn: Bankruptcy, PO Box 660360, Dallas, TX 75266-0360

518490022 +Nissan Motors, PO Box 650424, Dallas, TX 75265-0424

518490024 Nissan Motors, 18501 South Figueroa Street, Gardena, CA 90248

518490025 +PNC Bank, Consumer Loan Center, 2730 Liberty Avenue, Pittsburgh, PA 15222-4704

518490026 PNC Bank, Attn: Consumer Assistance Team, PO Box 1326, Pittsburgh, PA 15230

518490027 +PNC Bank, Attn: Customer Service, PO Box 609, Pittsburgh, PA 15230-0609

518490030 +PNC Mortgage, PO Box 1820, Dayton, OH 45401-1820

518490028 +Pnc Mortgage, Attn: Bankruptcy, 3232 Newmark Drive, Miamisburg, OH 45342-5433

518490029 +Pnc Mortgage, PO Box 8703, Dayton, OH 45401-8703

518490031 +Powerhouse Gym, 859 Communipaw Avenue, Jersey City, NJ 07304-1302

518490033 +Prosper Funding LLC, 221 Main Street, San Francisco, CA 94105-1906

518490037 +Resurgent, PO Box 1410, Troy, MI 48099-1410

518490040 +SST, PO Box 219913, Kansas City, MO 64121-9913

518490102 +Superior Court of NJ, Special Civil Part, Law Division, 2 Broad Street, Ref # DC-009577-19, Elizabeth NJ 07201-2202

518490048 +Systems & Services Technologies/Best Egg, 4315 Pickett Rd, Saint Joseph, MO 64503-1600

518490047 +Systems & Services Technologies/Best Egg, Attn: Bankruptcy, 4315 Pickett Road, Saint Joseph, MO 64503-1600



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User: admin  
Form ID: pdf901

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Total Noticed: 105

Date Rcvd: Oct 22, 2019

518490056 +Wells Fargo Bank, 7000 Vista Drive, West Des Moines, IA 50266-9310  
518490059 Wells Fargo Bank NA, Credit Bureau Dispute Resoluti, Des Moines, IA 50306  
518490058 +Wells Fargo Bank NA, Attn: Bankruptcy, 1 Home Campus, Des Moines, IA 50328-0001  
518490060 Wells Fargo Card Services, PO Box 10347, Des Moines, IA 50306-0347  
518490062 +Wells Fargo Card Services, PO Box 77053, Minneapolis, MN 55480-7753  
518490061 +Wells Fargo Card Services, PO Box 6412, Carol Stream, IL 60197-6412

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
smg E-mail/Text: usanj.njbankr@usdoj.gov Oct 22 2019 23:25:34 U.S. Attorney, 970 Broad St.,  
Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534

smg +E-mail/Text: ustpreion03.ne.ecf@usdoj.gov Oct 22 2019 23:25:33 United States Trustee,  
Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,  
Newark, NJ 07102-5235

cr +E-mail/PDF: gecsedirecoverycorp.com Oct 22 2019 23:36:51  
Synchrony Bank, c/o PRA Recievables Management, LL, POB 41021, Norfolk, VA 23541-1021

518490003 E-mail/Text: ebnbankruptcy@ahm.honda.com Oct 22 2019 23:25:43 Honda,  
National Service Center, PO Box 165378, Irving, TX 75016

518489956 E-mail/Text: ebnbankruptcy@ahm.honda.com Oct 22 2019 23:25:43 American Honda Finance,  
Attn: Bankruptcy, PO Box 168088, Irving, TX 75016

518489964 +E-mail/PDF: MarletteBKNotifications@resurgent.com Oct 22 2019 23:38:16 Best Egg,  
PO Box 5493, Carol Stream, IL 60197-5493

518489965 +E-mail/Text: bk.notifications@jpmchase.com Oct 22 2019 23:25:23 Chase Auto Finance,  
Attn: Bankruptcy, PO Box 901076, Fort Worth, TX 76101-2076

518489973 +E-mail/Text: documentfiling@lciinc.com Oct 22 2019 23:24:11 Comcast, PO Box 1809,  
Union, NJ 07083-1809

518489975 +E-mail/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM Oct 22 2019 23:25:19 Comenity, PO Box 183003,  
Columbus, OH 43218-3003

518489977 +E-mail/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM Oct 22 2019 23:25:19 Comenity Bank,  
Attention: Bankruptcy, PO Box 182686, Columbus, OH 43218-2686

518489976 +E-mail/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM Oct 22 2019 23:25:19 Comenity Bank,  
PO Box 182789, Columbus, OH 43218-2789

518489978 +E-mail/Text: bankruptcy@credencerm.com Oct 22 2019 23:26:06 Credence Resource Management,  
17000 Dallas Parkway, Suite 204, Dallas, TX 75248-1940

518489981 +E-mail/PDF: creditonebknotifications@resurgent.com Oct 22 2019 23:37:34 Credit One Bank,  
Po Box 98872, Las Vegas, NV 89193-8872

518489983 +E-mail/PDF: creditonebknotifications@resurgent.com Oct 22 2019 23:38:22 Credit One Bank,  
PO Box 98873, Las Vegas, NV 89193-8873

518489982 +E-mail/PDF: creditonebknotifications@resurgent.com Oct 22 2019 23:36:57 Credit One Bank,  
PO Box 80015, Los Angeles, CA 90080-0015

518489980 +E-mail/PDF: creditonebknotifications@resurgent.com Oct 22 2019 23:36:58 Credit One Bank,  
Attn: Bankruptcy Department, PO Box 98873, Las Vegas, NV 89193-8873

518489991 +E-mail/Text: bknotice@ercbpo.com Oct 22 2019 23:25:39 ERC/Enhanced Recovery Corp,  
8014 Bayberry Rd, Jacksonville, FL 32256-7412

518489989 +E-mail/Text: bknotice@ercbpo.com Oct 22 2019 23:25:39 Enhanced Recovery Corporation,  
Attn: Bankruptcy, 8014 Bayberry Road, Jacksonville, FL 32256-7412

518489994 +E-mail/Text: bnc-bluestem@quantum3group.com Oct 22 2019 23:26:03 Fingerhut,  
Attn: Bankruptcy, PO Box 1250, Saint Cloud, MN 56395-1250

518489996 +E-mail/Text: bnc-bluestem@quantum3group.com Oct 22 2019 23:26:03 Fingerhut, PO Box 5033,  
Sioux Falls, SD 57117-5033

518489995 +E-mail/Text: bnc-bluestem@quantum3group.com Oct 22 2019 23:26:03 Fingerhut,  
6250 Ridgewood Road, Saint Cloud, MN 56303-0820

518490008 +E-mail/PDF: resurgentbknotifications@resurgent.com Oct 22 2019 23:38:27 LVNV Funding,  
Attn: Resurgent Capital, 15 South Main Street, Greenville, SC 29601-2743

518507778 E-mail/PDF: resurgentbknotifications@resurgent.com Oct 22 2019 23:38:26 LVNV Funding, LLC,  
Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587

518490009 +E-mail/PDF: resurgentbknotifications@resurgent.com Oct 22 2019 23:37:38  
LVNV Funding/Resurgent Capital, Attn: Bankruptcy, PO Box 10497,  
Greenville, SC 29603-0497

518490006 +E-mail/Text: bk@lendingclub.com Oct 22 2019 23:25:56 Lending Club,  
71 Stevenson Street Ste 300, San Francisco, CA 94105-2985

518490035 E-mail/Text: bankruptcy@prosper.com Oct 22 2019 23:25:59 Prosper Marketplace,  
111 Sutter Street Floor# 22, San Francisco, CA 94104

518490034 +E-mail/Text: bankruptcy@prosper.com Oct 22 2019 23:25:59 Prosper Funding LLC,  
101 2nd Street Floor 15, San Francisco, CA 94105-3672

518490032 +E-mail/Text: bankruptcy@prosper.com Oct 22 2019 23:25:59 Prosper Funding LLC,  
221 Main Street, Suite 300, San Francisco, CA 94105-1909

518490036 +E-mail/Text: bankruptcy@prosper.com Oct 22 2019 23:25:59 Prosper Marketplace,  
101 2nd Street Floor 15, San Francisco, CA 94105-3672

518490038 +E-mail/PDF: resurgentbknotifications@resurgent.com Oct 22 2019 23:37:39 Resurgent Capital,  
PO Box 10587, Greenville, SC 29603-0587

518490039 +E-mail/PDF: resurgentbknotifications@resurgent.com Oct 22 2019 23:37:00  
Resurgent Capital Services, L.P., 15 S. Main St., Ste. 600, Greenville, SC 29601-2768

518490042 +E-mail/PDF: gecsedirecoverycorp.com Oct 22 2019 23:37:25 Synchrony Bank,  
Attn: Bankruptcy, PO Box 965060, Orlando, FL 32896-5060

518491657 +E-mail/PDF: gecsedirecoverycorp.com Oct 22 2019 23:36:49 Synchrony Bank,  
c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021

518490046 +E-mail/PDF: gecsedirecoverycorp.com Oct 22 2019 23:37:23 Synchrony Bank, PO Box 960013,  
Orlando, FL 32896-0013

518490043 +E-mail/PDF: gecsedirecoverycorp.com Oct 22 2019 23:37:27 Synchrony Bank, PO Box 965005,  
Orlando, FL 32896-5005



District/off: 0312-2

User: admin  
Form ID: pdf901

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Total Noticed: 105

Date Rcvd: Oct 22, 2019

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

518490044 +E-mail/PDF: gecsedirecoverycorp.com Oct 22 2019 23:37:24 Synchrony Bank, Po Box 965015, Orlando, FL 32896-5015  
518490049 E-mail/PDF: ais.tmobile.ebn@americaninfosource.com Oct 23 2019 00:13:08 T-Mobile, Bankruptcy, PO Box 37380, Albuquerque, NM 87176  
518490050 E-mail/PDF: ais.tmobile.ebn@americaninfosource.com Oct 23 2019 00:13:24 T-Mobile Bankruptcy Team, PO Box 53410, Bellevue, WA 98015  
518506926 +E-mail/PDF: EBN\_AIS@AMERICANINFOSOURCE.COM Oct 23 2019 00:00:12 T Mobile/T-Mobile USA Inc, by American InfoSource as agent, 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901  
518490051 +E-mail/Text: wfmelectronicbankruptcynotifications@verizonwireless.com Oct 22 2019 23:24:05 Verizon, PO Box 15124, Albany, NY 12212-5124  
518490053 +E-mail/Text: wfmelectronicbankruptcynotifications@verizonwireless.com Oct 22 2019 23:24:05 Verizon Bankruptcy, 500 Technology Drive, Saint Charles, MO 63304-2225  
518490054 +E-mail/Text: wfmelectronicbankruptcynotifications@verizonwireless.com Oct 22 2019 23:24:05 Verizon Bankruptcy South, PO Box 25087, Wilmington, DE 19899-5087  
TOTAL: 42

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

518489959\* ++BANK OF AMERICA, PO BOX 982238, EL PASO TX 79998-2238  
(address filed with court: Bank of America, Po Box 982238, El Paso, TX 79998)  
518489974\* +Comcast, PO Box 1809, Union, NJ 07083-1809  
518489988\* +Department Store National Bank/Macy's, PO Box 8218, Mason, OH 45040-8218  
518489986\* +Department Store National Bank/Macy's, Attn: Bankruptcy, 9111 Duke Boulevard, Mason, OH 45040-8999  
518489997\* +Fingerhut, 6250 Ridgewood Road, Saint Cloud, MN 56303-0820  
518490007\* +Lending Club Corporation, 71 Stevenson Street Ste 300, San Francisco, CA 94105-2985  
518490015\* Macy's, P.O. Box 4564, Carol Stream, IL 60197-4564  
518490016\* +Macy's, 9111 Duke Blvd., Mason, OH 45040-8999  
518490021\* +Nissan Motor Acceptance Corporation, Attn: Bankruptcy, PO Box 660360, Dallas, TX 75266-0360  
518490045\* +Synchrony Bank, PO Box 965015, Orlando, FL 32896-5015  
518490052\* +Verizon, PO Box 15124, Albany, NY 12212-5124  
518490055\* +Verizon Inc., PO Box 15124, Albany, NY 12212-5124  
518489955 ##+AIS Services LLC, 50 California Street Ste 150, San Francisco, CA 94111-4612  
518490057 ##+Wells Fargo Bank, PO Box 28724, Kansas City, MO 64188-8724

TOTALS: 0, \* 12, ## 2

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Oct 24, 2019

Signature: /s/Joseph Speetjens

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on October 21, 2019 at the address(es) listed below:

Herbert B. Raymond on behalf of Debtor Joseph Antenor herbertraymond@gmail.com, raymondmail@comcast.net; bankruptcyattorneys@comcast.net; herbertraymond@gmail.com; carbonell\_c@hotmail.com; kdelyon.raymond@gmail.com; herbertraymond5967@yahoo.com; raymondlaw5622@gmail.com; courtemail5789@gmail.com  
John R. Morton, Jr. on behalf of Creditor Nissan Motor Acceptance Corporation, Servicer for Nissan-Infiniti LT ecfmail@mortoncraig.com, mortoncraigecf@gmail.com  
Marie-Ann Greenberg magecf@magtrustee.com  
Rebecca Ann Solarz on behalf of Creditor PNC Bank, National Association rsolarz@kmlawgroup.com  
U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 5